

**Fill in this information to identify your case:**

Debtor 1	<b>April D Robinson</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)	<b>22-14158</b>		

☒ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

	Your assets Value of what you own
1. <b>Schedule A/B: Property</b> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ <b>909,900.00</b>
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ <b>664,316.96</b>
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ <b>1,574,216.96</b>

#### Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <b>1,275,615.00</b>
3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ <b>0.00</b>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$ <b>74,964.00</b>
<b>Your total liabilities</b>	\$ <b>1,350,579.00</b>

#### Part 3: Summarize Your Income and Expenses

4. <b>Schedule I: Your Income</b> (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ <b>7,646.22</b>
5. <b>Schedule J: Your Expenses</b> (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ <b>7,237.82</b>

#### Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **April D Robinson**

Case number (if known) **22-14158**

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **5,620.70**

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

**From Part 4 on *Schedule E/F*, copy the following:**

	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <b>0.00</b>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <b>0.00</b>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <b>0.00</b>
9d. Student loans. (Copy line 6f.)	\$ <b>74,379.00</b>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <b>0.00</b>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <b>0.00</b>

9g. **Total.** Add lines 9a through 9f.

\$ **74,379.00**

**Fill in this information to identify your case and this filing:**

Debtor 1	<b>April D Robinson</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number	<b>22-14158</b>		

☒ Check if this is an amended filing

Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**86 Grandview Avenue**

Street address, if available, or other description

**North Plainfield NJ 07063-0000**

City State ZIP Code

**Somerset**

County

**What is the property?** Check all that apply

- ☐ Single-family home
- ☒ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<b>\$384,900.00</b>	<b>\$384,900.00</b>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

**Fee simple**

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

**Two family property. Subject to mortgage and various judgement liens. Purchased in April of 2004, consideration \$270,000.00.**

Debtor 1 **April D Robinson**

Case number (if known) **22-14158**

**If you own or have more than one, list here:**

1.2

**106 West Cherry Street**

Street address, if available, or other description

**Rahway NJ 07065-0000**

City State ZIP Code

**Union**

County

**What is the property?** Check all that apply

- ☐ Single-family home  
☒ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another \_\_\_\_\_

Other information you wish to add about this item, such as local property identification number:

**Two family property. Subject to mortgage and various judgement liens. Purchased in July of 2003, consideration \$219,900.00.**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$382,000.00**

Current value of the portion you own?

**\$382,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee simple**

☐ Check if this is community property (see instructions)

**If you own or have more than one, list here:**

1.3

**1021 Kenyon Avenue**

Street address, if available, or other description

**Plainfield NJ 07060-0000**

City State ZIP Code

**Union**

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another \_\_\_\_\_

Other information you wish to add about this item, such as local property identification number:

**This is my principal residence. I am a 25% owner of the property along with my mother and two sisters. The property is subject to a mortgage. Purchased in August 2019, consideration \$417,000.00.**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$572,000.00**

Current value of the portion you own?

**\$143,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee simple**

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$909,900.00**

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **April D Robinson**

Case number (if known) **22-14158**

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No

☒ Yes

3.1 Make: **Kia**  
Model: **Sorento**  
Year: **2014**  
Approximate mileage: **174,000**  
Other information:

**No lien. Vehicle in good condition. Value as per Kelley Blue Book, June 2023.**

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$4,613.00**

**\$4,613.00**

3.2 Make: **GMC**  
Model: **Terrain**  
Year: **2013**  
Approximate mileage: **50,000**  
Other information:

**No lien. Vehicle in good condition. Value as per Kelley Blue Book, June 2023. My daughter drives this vehicle.**

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$10,224.00**

**\$10,224.00**

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No

☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$14,837.00**

**Part 3:** Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

**Six rooms of miscellaneous used household goods**

**\$4,000.00**

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

**Three television sets , one laptop, one cellphone**

**\$800.00**

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No

Debtor 1 **April D Robinson**

Case number (if known) **22-14158**

☒ Yes. Describe.....

**Record collection. figurine collection**

**\$400.00**

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe.....

**One elliptical, one treadmill**

**\$150.00**

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

**Everyday clothing**

**\$300.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

**Miscellaneous used costume jewelery including but not limited to earrings, necklaces, rings, bracelets, necklaces and two watches**

**\$300.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☐ No

☒ Yes. Give specific information.....

**Several used books , family pictures, wall pictures, miscellaneous cds and dvds**

**\$100.00**

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$6,050.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

Debtor 1 April D RobinsonCase number (if known) 22-14158**Cash on hand** \$40.00**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

**Affinity Federal Credit Union. Contains security deposits for tenants. Not all estate property.**17.1. **Savings Account.** \$8,000.0017.2. **Checking Account** Affinity Federal Credit Union \$50.0017.3. **Checking Account** Affinity Federal Credit Union \$200.0017.4. **Mobile payment service** Cash App \$0.00**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☐ No☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**Sidewalk University Economic Empowerment, LLC**  
**Subsidiary of Sidewalk University, Inc. I am the 100% owner of this business. Business conducts workshops and seminars relating to financial literacy. No assets, employees, or receivables. Business has never earned any profit.**100 % \$0.00**Generational Genius, LLC.**  
**Business was opened for purposes of school consulting work. I am the 100% owner. Only income is \$750 to date. Business has no assets, receivables, or employees.**100 % \$0.00**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☐ No☒ Yes. List each account separately.

Debtor 1	<b>April D Robinson</b>	Case number (if known)	<b>22-14158</b>
	Type of account:	Institution name:	
	<b>403(b)</b>	<b>403B retirement savings plan through employer, Youth Advocate Programs, Inc.</b>	<b>\$16,000.00</b>
	<b>Roth IRA Retirement savings plan</b>	<b>Roth IRA retirement savings plan</b>	<b>\$45,000.00</b>

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company  
*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☐ No

☒ Yes. Give specific information.....

**I am entitled to and is receiving child support benefits**

**Child support/Spousal support**

**\$0.00**

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No



Debtor 1 **April D Robinson**

Case number (if known) **22-14158**

☐ Yes. Give specific information..

**31. Interests in insurance policies**

*Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance*

☐ No

☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**Term life insurance through New York Life Insurance Company**

**My daughter**

**\$0.00**

**Whole life insurance through New York Life Insurance Company**

**My daughter**

**\$1,897.50**

**Whole life insurance through New York Life Insurance Company**

**My daughter**

**\$7,305.42**

**32. Any interest in property that is due you from someone who has died**

*If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.*

☐ No

☒ Yes. Give specific information..

**My aunt passed away on July 24, 2022. I inherited a car which was sold for \$10,500 and a house located at 14 Willowmare Avenue, Montclair, New Jersey. The real estate has a market value of \$541,000, according to a recent market analysis provided by a local realtor. The funds from the car sale are being used to pay ongoing property obligations pertaining to the house.**

**\$551,000.00**

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples: Accidents, employment disputes, insurance claims, or rights to sue*

☒ No

☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☐ No

☒ Yes. Describe each claim.....

**I am owed \$5,300 in past due rent from a current tenant, Mecca Brown. I have a landlord-tenant action pending and I am in the process of evicting her. However, I believe it unlikely that I will ever collect these funds or recover against her personally.**

**\$0.00**

**Several days before the filing of the bankruptcy, I settled a personal injury action pending relating to a car accident that occurred in 2017. I am represented by the Law Office of Birkhold and Maider, LLC, with offices located at 198 Franklin Avenue, Nutley, New Jersey. Gross settlement amount is \$25,000 and I am ste to receive \$13,937.04, after costs and expenses of suit.**

**\$13,937.04**

**35. Any financial assets you did not already list**

☒ No

Debtor 1 **April D Robinson**

Case number (if known) **22-14158**

☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

**\$643,429.96**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

37. Do you own or have any legal or equitable interest in any business-related property?

☐ No. Go to Part 6.

☒ Yes. Go to line 38.

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

☐ No

☒ Yes. Describe.....

I am owed past due rent from several former tenants who had resided in properties owned by me and failed to pay rent. I am not actively seeking to collect funds due. Any collection of past due funds is highly contingent and unlikely. I am owed about \$10,000 in unpaid rent.

**\$0.00**

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No

☐ Yes. Describe.....

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No

☐ Yes. Describe.....

41. Inventory

☒ No

☐ Yes. Describe.....

42. Interests in partnerships or joint ventures

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations

☒ No.

☐ Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

☒ No

☐ Yes. Describe.....

44. Any business-related property you did not already list

☒ No

☐ Yes. Give specific information.....

Debtor 1 **April D Robinson**

Case number (if known) **22-14158**

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....

**\$0.00**

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

*Examples:* Season tickets, country club membership

- ☒ No  
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$0.00**

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....		<b>\$909,900.00</b>
56. Part 2: Total vehicles, line 5	<b>\$14,837.00</b>	
57. Part 3: Total personal and household items, line 15	<b>\$6,050.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$643,429.96</b>	
59. Part 5: Total business-related property, line 45	<b>\$0.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$664,316.96</b>	Copy personal property total <b>\$664,316.96</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$1,574,216.96</b>

In re April D Robinson

Debtor(s)

Case No. 22-14158

**SCHEDULE A/B - PROPERTY**  
**Attachment A**

Debtor(s) asserts, in addition to the disclosures set forth in the petition, as follows:

(In this statement, the term 'I' shall mean 'We' in the event the filing is a joint filing)

1. Other than the personal injury action listed, I have no personal injury cases nor do I contemplate bringing an action against anyone for an injury to myself, property or otherwise. I have also not been involved in any injury cases within the past three years.

a. I also have no employment related claims such as employment discrimination, workers compensation, sexual harassment, nor have I been involved in any such claim within the past three years.

2. I do not own any real estate other than the property located at 86 Grandview Ave., North Plainfield, New Jersey, 106 West Cherry Street, Rahway, New Jersey, and 1021 Kenyon Avenue, Plainfield, New Jersey. Real estate includes, but is not limited to a house, vacant land, land or a house outside the country, condominium unit, cooperative or a timeshare unit.

3. I do not expect to receive any inheritances and understand that if I am to receive an inheritance I must notify our attorney about it immediately so that the after acquired asset may be scheduled on the petition.

4. Other than Generational Genius, LLC., and Sidewalk University Economic Empowerment, LLC, I do not have any interest in a business, nor have I been involved in any businesses in the past four years.

5. I do not have any other sources of income other than as listed on my petition no one lives with me that contributes to my monthly expenses except for my mom and sisters, as the mortgage against the residential property.

6. Other than the short sale of property which I owed at 448 Catalpa Ave, North Plainfield, New Jersey, I have not transferred any real property (house, etc., see above for definition) or personal property (such as a car, boat, money) to anyone within the past three years or to any related party (such as a brother, sister, friend or relative) within the past ten years.

7. I have never filed any other bankruptcy cases other than cases other than cases 17-21145 and 13-32446.

8. I have scheduled as creditors, everyone that I owe money to and I understand that I must, without exception, notwithstanding the nature of the debt (ie, personal loan, credit union loan, credit card debt), list, as a creditor anyone that I owe money to even if the debt cannot be wiped out and/or if I want to continue to pay the obligation. There will be an additional fee for any creditor added to the petition and if a creditor is not scheduled, it may not be discharged. Furthermore, it is contrary to the law to fail to schedule an obligation, the obligation to schedule someone that I/we owe money to is required under the bankruptcy law and part of the bankruptcy petition.
9. That I am not the co-signer or guarantor of anyone else's debt other than my mother and sisters on the residential mortgage.
10. That I do not owe any money to the Internal Revenue Service and/or State of New Jersey, Division of Taxation.
11. I understand, that if the plan is set up to provide for a loan modification, that there is no guarantee that the mortgage company will offer us a loan modification in which case, generally speaking, my only way to save the property is to cure the arrearage over the life of the plan, which may or may not be feasible.
12. I understand that during the pendency of the case, if I acquire any property, including but not limited to real estate, inheritances, personal injury cases, employment cases, lottery winnings or any other asset, of any material value, defined as a value of more than \$1,000, I must notify our attorneys immediately to schedule the asset and that should I fail to notify our attorneys, I risk losing the asset and/or being criminally prosecuted. I understand that any such post-petition (something that I acquire or obtain after this case is filed) asset may be considered part of my bankruptcy estate in which case I may have to pay more money to creditors in my bankruptcy case. I also understand that should there be any material change in my financial circumstances (like for example where I am making considerably more money or earning considerably less money), for the better or worse, over the course of the plan, we must notify our attorneys. A material change is defined as a considerable change in my finances such that my income increases or decreases considerably or my expenses considerably increase or decrease. Finally, I understand that I cannot obtain any credit (like buying a car or obtaining a credit card or obtaining a student loan), during the life of the case without Court or Trustee permission. That also means I cannot use any credit card that may not have had a balance due at the time the case was filed or obtain any new credit I am offered and if I do, my case may be subject to dismissal or conversion to Chapter 7.

a. As to any lawsuit or action that was originally scheduled/listed in my bankruptcy petition, any attorney representing me in that lawsuit must be retained through the Bankruptcy Court (approved by the Court). I must notify my bankruptcy attorneys of any changes pertaining to the lawsuit listed in the petition such as, but not limited to any settlement negotiations or any judgment. Failure to report any settlement(s) of any lawsuit existing at the time of filing, may result in the dismissal of my case or conversion to Chapter 7.

13. I understand that various obligations, such as, but not limited to student loans, child support, debts incurred by fraud, income taxes in various instances, and criminal fines are non-dischargeable, meaning that they cannot be wiped out in bankruptcy and continue to accrue interest and other costs and will be due when my bankruptcy is completed. I should consult my attorney for other types of obligations that may be deemed non-dischargeable.

a. I understand that if I failed to file any tax return, whether state or federal when due, that the obligation, plus interest and costs, may accrue during the course of the bankruptcy case and be due when the case is completed. So if a tax return was not filed when due, the tax obligation, and any interest and/or costs that accrue under non-bankruptcy law will be due once the case is completed, notwithstanding the classification in the case of the obligation as a priority, unsecured or secured claim.

14. No one is holding real property (such as a house) or personal property (non-real estate asset) that really belongs to me, i.e. that I really own.

15. I understand that if there are liens (such as mortgages) or judgments against my property, that were addressed in the bankruptcy, that there will be an additional fee and cost, upon plan completion, to discharge and/or cancel the judgment and/or lien. I also understand that there may be an additional fee for any motion to determine that I am current with direct payment obligations.

16. I understand that my attorney has no control over my credit score as it pertains to the bankruptcy, in other words, that by filing a bankruptcy, my credit score may remain the same, increase or decrease and my attorney has no control on that as it is based on external events.

17. I waive the right to a title report, which may show the priority of a mortgage against the property or other liens against the property.

18. I understand that a separate step or action must be taken, either in the bankruptcy court or otherwise, to discharge or cancel a judgment. The bankruptcy will wipe out personal liability as to a judgment, but a motion (for an additional fee and cost) must be filed to discharge and cancel a

judgment. I understand that if I have judgments entered against me, and in particular docketed judgments ("DJ" or "J"), these judgments of record will not be automatically vacated with the appropriate court upon completion of the case, despite the discharge of the underlying personal liability of such judgments. Despite personal liability of these debts being discharged, these judgments of record may pose credit or title issues down the road, and additional steps would have to be taken, for additional costs, to vacate these judgments of record with the appropriate court of judgment. Furthermore, with respect to docketed judgments, these judgments create liens on whatever real estate is owned by me at the time of the filing of the bankruptcy. These liens will not be discharged upon completion of the case, unless additional steps, at additional cost, are taken to wipe out these liens.

19. I have reviewed and read the entire petition and it includes all of my assets (the things that I own whether real property or personal property) and all of my liabilities (that is the people or companies that I owe money to). I have also read and understand the bankruptcy information statement describing the different forms of bankruptcy, the effect of bankruptcy on my credit and the reaffirmation process. I understand that I am solely responsible for the contents of my bankruptcy petition and the information contained on the petition and I have thoroughly reviewed the entire petition on my own and then with my attorney, separately, and I signed the bankruptcy petition in my attorneys presence and I realize that this document is executed as if I am under an oath and required to be truthful. I have also provided my attorney with documents consistent with the bankruptcy filing such as, but not limited to tax returns, pay advices, bank statements, appraisals, mortgage statements and insurance information, if applicable. All of the information I have provided is truthful and accurate to the best of my knowledge, information and belief.

I understand that if the foregoing is not correct, I may not receive a discharge and I may be subject to criminal fines, imprisonment and/or penalties and that I have read and understand this statement and had the opportunity to question my attorney about anything included in the statement.

Dated: June 15, 2022

/S/ April Robinson





In re April D Robinson

Debtor(s)

Case No. 22-14158

**SCHEDULE A/B - PROPERTY**  
**Attachment B**

As to the Kenyon Avenue property, this property is not subject to the judgments liens, because, by operation of federal and state law, it was acquired after the Chapter 7 discharge, and therefore the judgement liens do not affect the property.

Debtor 1	<b>April D Robinson</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF NEW JERSEY</u>			
Case number	<b>22-14158</b>		
(if known)			

### Declaration About an Individual Debtor's Schedules